

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Imaged Certificate of Notice Page 1 of 8

Caption in Compliance with D.N.J. LBR 9004-2(c)

48348

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Attorney for Credit Acceptance Corporation



Order Filed on April 23, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

CHRISTOPHER BAILEY

JUDITH BAILEY

Case No.: 16-22255

Adv. No.:

Hearing Date: 4-4-19

Judge: VFP

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: April 23, 2019

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Christopher and Judith Bailey

16-22255(VFP)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of David Stevens, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2010 Mazda Mazda3 bearing vehicle identification number JM1BL1SG6A1137598 (hereinafter the "vehicle").
2. **Curing arrears:** At the hearing the debtors were \$611.72 in arrears to Credit Acceptance. To cure arrears, the debtors shall make cure payments of \$449.99 to Credit Acceptance for three consecutive months, beginning 4-2-19. If the debtors fail to make any cure payment for 30 days after it is due, Credit Acceptance shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 2nd day of each month. In the event the debtors fails to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
4. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtors and their attorney.
5. The debtors shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

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United States Bankruptcy Court
District of New JerseyIn re:
Christopher Bailey
Judith A. Bailey
DebtorsCase No. 16-22255-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2019.
db/jdb +Christopher Bailey, Judith A. Bailey, 14 South Hall Court, Wayne, NJ 07470-2983

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2019 at the address(es) listed below:

David E. Sklar on behalf of Debtor Christopher Bailey dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com;jesposito@scuramealey.com
David E. Sklar on behalf of Joint Debtor Judith A. Bailey dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com;jesposito@scuramealey.com
David L. Stevens on behalf of Joint Debtor Judith A. Bailey dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;jesposito@scuramealey.com
David L. Stevens on behalf of Debtor Christopher Bailey dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;jesposito@scuramealey.com
Denise E. Carlon on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, Asset Backed Certificat NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Justin Plean on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Eggerman on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor CIT Bank, N.A. dnj@pbslaw.org

TOTAL: 12